

Fill in this information to identify your case and this filing:

Debtor 1	Nadia Arrella Glenn	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF PENNSYLVANIA</u>		
Case number	<u>16-13439</u>	

Check if this is an amended filing

Official Form 106A/B**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

5 Hillview Circle

Street address, if available, or other description

Lansdowne PA 19050-0000
City State ZIP Code

Delaware

County

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other Townhome

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$224,944.00

Current value of the portion you own?

\$224,944.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

The Debtor's rental property located at: 5 Hillview Circle, Lansdowne, PA 19050;

Property description: A 1,952 sq ft townhome with 3br, 2.5ba situated on a 0.029AC lot; Property title vested solely in Debtor's name as a fee simple interest; Current fair market value determined from Zillow.com sales comparables.

*Property to be surrendered to lender.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$224,944.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Nadia Arella Glenn**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- No
 Yes

3.1 Make: Acura
 Model: RDX
 Year: 2015
 Approximate mileage: 22,000

Other information:
2015 Acura RDX Utility 4D AWD V6 in good condition; Mileage = 22,000; NADA average trade-in value = \$28,125.00; Vehicle leased solely to wife.
 *Leased vehicle, Debtor has no equitable interest, holds legal title only.

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
- Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$28,125.00 \$0.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- No
 Yes. Describe.....

Kitchen: stove, refrigerator, dishwasher, microwave

(50% Equitable interest in total value of \$1,000.00)

\$500.00

Laundry room: washer/dryer

(50% Equitable interest in total value of \$500.00)

\$250.00

Household goods and furnishings consisting of: All kitchenware/cookware/flatware/small appliances (\$100); Living room furniture (\$1,500); Dining room furniture (\$200); Kitchen table & chairs (\$50); All bedroom furniture (\$2,000); Lamps & accessories (\$50); Computer desk (\$25); Lawnmower (\$50); Yard tools & patio items (\$50); Cell phones (\$100); All property in fair to good condition (not "new"), owned jointly by both spouses and kept at primary residence.

(50% Equitable interest in total value of \$3,125.00)

\$1,562.50

Debtor 1 Nadia Arella Glenn**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....**2 i-pads; 2 laptops; Televisions; DVD player; Stereo equipment****(50% Equitable interest in total value of \$1,500.00)****\$750.00****8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....**Books, pictures, CD's, DVD's, knick-knack's, & items primarily of personal value.****\$200.00****9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....**Clothing & personal effects for one adult.****\$2,500.00****12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....**Diamond engagement ring and wedding band, Tag Heuer watch****\$4,100.00****Assorted costume jewelry consisting of: necklaces, earrings, bracelets, women's watch - all of no significant monetary value.****\$100.00****13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....**Housepet - Bichon Frise dog, not purebred****\$50.00****14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

Debtor 1 Nadia Arella Glenn

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$10,012.50

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- No
 Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- No
 Yes.....

Institution name:

**Citadel Federal CU: 520 Eagleview Blvd,
 Exton, PA 19341**
Checking account # xxxxxx73-0

\$35.00

17.1. Checking

**Navy Federal CU: PO Box 3000 Merrifield, VA
 22119-3000**

\$129.00

17.2. Checking

Checking account xxxxxxxx1232

\$129.00

17.3. Checking

**Philadelphia Federal Credit Union: 2136 E
 Dauphin St, Philadelphia, PA 19125**
Checking account # xx8508

\$108.00

17.4. Checking

**Bank of America: PO Box 15284, Wilmington,
 DE, 19850**
Checking account # xxxx-xxxx-6711

\$250.00

17.5. Savings

**Bank of America: PO Box 15284, Wilmington,
 DE, 19850**
Savings account # xxxx-xxxx-6711

\$2,805.00

17.6. Savings

**Citadel Federal CU: 520 Eagleview Blvd,
 Exton, PA 19341**
Savings account # xxxxxx73-0

\$350.00

17.7. Savings

**Navy Federal CU: PO Box 3000 Merrifield, VA
 22119-3000**
Savings account xxxxxxxx1232

\$0.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- No
 Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- No
 Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- No

Debtor 1 Nadia Arella Glenn Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account:

Institution name:

401(k)**Employer sponsored 401K held with Conrad Siegel Actuaries: 501 Corporate Cir, Harrisburg, PA 17110; Debtor makes bi-weekly contributions = to 9.0% of gross income.****\$47,267.29****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...**Money or property owed to you?**

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 Nadia Arrella Glenn**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

2015 Federal income tax refund, received 2016; Refund liquidated prior to filing and used to pay ordinary household expenses and bills.

(50% Equitable interest in total value of \$5,400.00; Return reflects a refund of \$8,649, but there was an outstanding IRS debt that they withheld the balance of leaving a remaining refund of \$5,400.00)

Federal

\$0.00

2015 Joint PA State income tax refund, anticipated 2016; Return filed but refund not received as of the date of filing of this Schedule.

***\$0.00 Refund expected, and no amount owed.**

State

\$0.00

29. Family support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Prudential Term Life policy; Insured is Debtor, Beneficiaries are non-filing spouse & Dependant daughter; Total value payable upon death = \$750,000.00; No current cash value.

Marcus Glenn and Madison Glenn**\$0.00**

Prudential Term Life policy; Insured is Debtor, Beneficiaries are non-filing spouse & Dependant daughter; Total value payable upon death = \$500,000.00; No current cash value.

Marcus and Madison Glenn**\$0.00**

Employer sponsored Whole life policy; Policy is brand new and has not yet accumulated any cash surrender value.

Marcus and Madison Glenn**\$0.00**

Debtor 1 Nadia Arrella Glenn**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$50,944.29

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	<u>\$224,944.00</u>
56. Part 2: Total vehicles, line 5	<u>\$0.00</u>
57. Part 3: Total personal and household items, line 15	<u>\$10,012.50</u>
58. Part 4: Total financial assets, line 36	<u>\$50,944.29</u>
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61...	<u>\$60,956.79</u>
	Copy personal property total <u>\$60,956.79</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62	<u>\$285,900.79</u>